



CRAIGS[®]
INVESTMENT PARTNERS

Craig's Superannuation Scheme

Product Disclosure Statement

14 December 2017

Craig's Investment Partners
Superannuation Management Limited

This document replaces the product disclosure statement dated 07 July 2017

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on www.business.govt.nz/disclose. Craig's Investment Partners Superannuation Management Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial adviser to help you make an investment decision.



1. Key Information Summary



What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. Craigs Investment Partners Superannuation Management Limited ('CIPSML', 'we' or 'us') will invest your money and charge you a fee for its services. The returns you receive are dependent on the performance of the investments you have selected. The value of those investments may go up or down. The types of investments and the fees you will be charged are described in this document.

Warning

The law normally requires people who offer financial products to give certain specified information to investors before they invest. This requires those offering financial products to have disclosed information that is important for investors to make an informed decision.

The usual disclosure rules do not apply to this offer because there is an exemption for offers of investments in self-select schemes. With a self-select scheme you choose the investments you want in your investment portfolio from a list of investment options provided by CIPSML. As a result of the exemption, you may not have information that allows you to easily understand the overall risks and fees that apply to your investment portfolio. You will also not be able to easily compare an investment in the self-select scheme with other similar managed funds.

Investments in self-select schemes will not be suitable for all retail investors. We recommend that you seek independent financial advice before committing yourself. Your financial adviser can help you understand your risk profile and assist you to select investments that are suitable for you.

We suggest you ask questions, read all documents carefully, and seek independent financial advice before committing yourself.

What will your money be invested in?

The Craigs Superannuation Scheme ('Craigs Superannuation' or 'Scheme') allows you to build a portfolio of investments that suits your risk profile and investment objectives by selecting securities from the list of Investment Options.

Additional information is available in the Investment Options document available on the Craigs Investment Partners ('CIP' or 'Craigs') website craigsip.com/super-investment-options and on the disclose register business.govt.nz/disclose.

The Investment Options include a range of investments, including global, New Zealand and Australian equities, fixed interest securities, investment trusts, New Zealand (NZ) managed funds, index funds, listed property trusts and cash. Included as Investment Options are the QuayStreet Funds, issued by QuayStreet Asset Management Limited ('QSAM'), which is a related company of CIPSMML.

The CIP Private Wealth Research team is responsible for researching and recommending securities to the CIP Investment Committee for review and approval. The CIP Investment Committee will formally review and update the list of Investment Options each quarter or more regularly where appropriate. The CIP Investment Committee may also include some NZ managed funds as Investment Options if they are managed by licensed managed investment scheme managers under the Financial Markets Conduct Act 2013 ('FMCA').

When a security is removed as an Investment Option, this will be communicated to members who hold the security with a recommendation that the member review their portfolio and investment direction and advise us of any changes. A member must confirm to us if they wish to continue holding a removed security. The quarterly personalised reports will identify within the holdings statement whether securities you hold have been removed as Investment Options.

We will request a new investment direction where your current investment direction includes a security which has been removed from the list of Investment Options.

The Investment Options document includes a description of each security, whether the security is offered by a related party, the risk indicator for each security, information about the risk indicator, the estimated total annual fund charges for each security, whether a performance fee is applicable and information about the fees for the Scheme. The current Investment Options document is available from your Investment Adviser, from the CIP website craigsip.com/super-investment-options or from the offer register at business.govt.nz/disclose.

Who manages Craigs Superannuation?

CIPSMML is the manager of the Craigs Superannuation Scheme.

Please refer to section 7 'Who is involved?' for more information

How can you get your money out?

The Scheme is a superannuation scheme and is a Recognised Overseas Pension Scheme ('ROPS'). This means the Scheme can accept transfers from United Kingdom (UK) pension schemes. The Scheme must comply with both New Zealand's Superannuation scheme rules for non-UK contributions and UK ROPS rules for funds transferred from UK pension schemes.

Your Scheme account may contain both non-UK derived contributions and contributions transferred from a UK pension scheme. Withdrawal rights are dependent on the origin of the funds.

Non-UK derived contributions and any returns on them may be withdrawn in full from the age of eligibility for New Zealand Superannuation, currently 65 years. You may make an early withdrawal if you satisfy certain criteria.

UK derived contributions and any returns on them may be accessed from the minimum pension age in the UK (currently age 55).

There are exceptions which would allow you to apply for early access to your funds. Please refer to section 2 'How does this investment work?' for more information.

How will your investment be taxed?

Craigs Superannuation Scheme is not a Portfolio Investment Entity (PIE) so is taxed as a widely-held superannuation fund at a flat rate of 28% on taxable income.

See section 6 'What taxes will you pay?' for more information.

Where can you find more key information?

CIPSMML is not required to publish quarterly fund updates due to the nature of the Scheme. Members will receive a personalised quarterly report which will show the returns, risk indicator and the total fees actually charged in relation to their investment portfolio in the Scheme.

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2. How does this investment work?

Craigs Superannuation is a superannuation scheme registered under the Financial Markets Conduct Act 2013 and is designed to help you save for your retirement.

The Scheme is a ROPS and is able to accept transfers from UK pension schemes.*

Structure of the Scheme

Craigs Superannuation is a trust, governed by a trust deed between us and The New Zealand Guardian Trust Company Limited, the Scheme Supervisor.

This Product Disclosure Statement offers you membership in a superannuation scheme.

Craigs Superannuation provides you with the flexibility to build a portfolio of investments from our list of Investment Options that suits your risk profile and investment objectives. A Craigs Investment Adviser is available to help you select your portfolio at no additional cost. By joining the Scheme, you will also gain access to CIP's comprehensive research.

You can change the composition of your portfolio as your circumstances change by contacting your Craigs Investment Adviser or by completing a 'Change of Investment Direction' form.

Your contributions into the Scheme (and those that are made for your benefit) are credited to a Scheme account in your name. Your contributions are pooled with other members' contributions and invested into the securities selected by you and held through the Scheme. The advantage of your investment being pooled with other members is you can achieve greater diversity by holding partial shares or below minimum holding requirements.

The value of your Scheme investment at any time will reflect the value of the securities, which you have invested in (less fees and taxes).

Your portfolio is not segregated and liabilities of the Scheme can affect all portfolios.



* "Her Majesty's Revenue and Customs (HMRC) does not and has never certified, approved or recommended any overseas pension scheme that contends or believes it has QROPS status."

Our Investment Approach

Our Investment Options include a range of equity, fixed interest, investment trusts, NZ managed funds, index funds and listed property trust investments, available in local and international listed and unlisted markets, together with cash and the QuayStreet Funds.

Investment Options are selected by the CIP Private Wealth Research team. The research analysts undertake analysis, or use analysis from chosen providers, which considers data relating to a particular security, the industry and markets it operates in, competitive position, market liquidity together with general and specific economic indicators and commentary. The research team presents recommendations, and the CIP Investment Committee will approve either the inclusion or exclusion of a security on the list of Investment Options.

The key principles of the CIP Private Wealth Research philosophy can be summarised as:

- 1) A focus on quality across all asset classes;
- 2) An objective to grow capital but with a focus on generating cash flow;
- 3) A conservative approach to risk management; and
- 4) A recognition of the importance of careful and broad diversification.

The list of Investment Options is formally reviewed and updated each quarter, although changes can be made at any time. If a security is removed from the list, this will be communicated to members who hold the security. The latest list of Investment Options is available from your Craigs Investment Adviser, from the CIP website craigsip.com/super-investment-options or from the offer register at business.govt.nz/disclose.

The key benefits of investing in Craigs Superannuation are:

- The ability to transfer your UK Pension into the Scheme and retain exposure to international assets.
- The ability to self-select your investment portfolio, allowing you to choose investments that suit your risk profile and investment objectives.
- The broad range of securities available for you to select as part of your portfolio.
- Holding partial shares or below minimum holdings through pooling of members' investments allows greater portfolio diversity.
- You benefit from the research and analysis of the CIP Private Wealth Research Team and the CIP Investment Committee.
- Access to a qualified Investment Adviser.



Joining the Scheme

Any individual can join the Scheme by completing the application form provided with this Product Disclosure Statement.

To be eligible to join the Scheme you must be:

- A New Zealand citizen or entitled to remain in New Zealand; and
- living in, or normally living in New Zealand.

You may make regular and/or lump sum contributions to the Scheme. The minimum regular contribution you may make is \$100 per month. The minimum lump sum contribution you may make is \$1,000.

After 12 months membership you need to maintain a minimum balance of \$1,200.

Making Investments

Members can choose how much to contribute and how often, by making regular contributions and/or lump sum contributions, as long as the required minimums set out above are met.

The minimum investment amounts and account balance requirements may vary from time to time.

There is no maximum amount that may be contributed to the Scheme.

You can make contributions by direct debit or cheque.

UK Pension Transfers

The Scheme is able to accept transfers from UK pension schemes. If you do transfer your UK pension to the Scheme, your savings will be governed by the terms and conditions of the Scheme, and the terms and conditions of your UK pension scheme will no longer apply. Any transfers from a UK pension scheme or other ROPS will be treated as UK derived contributions in the Scheme and subject to ROPS rules.

UK pension transfers could attract a UK overseas transfer charge of 25% of the amount of your UK derived contributions if you are not a New Zealand tax resident when you transfer your UK pension to the Scheme. This overseas transfer charge may also apply if your tax residency changes while you are a member of the Scheme within five full UK tax years from the date of your original UK pension transfer. The transfer charge may also apply if specified information has not been provided to the UK scheme administrator.

More information on contributions is available in the 'Other Material Information' supplement on the offer register business.govt.nz/disclose and the CIP website craigcip.com/document-library.



Withdrawing your investments

The applicable withdrawal restrictions will depend on whether you are withdrawing UK derived contributions or contributions that are not derived from the UK.

Withdrawals from UK derived contributions

Withdrawal benefits in respect of UK derived contributions will be based on the current UK ROPS rules. These are as follows:

Withdrawal type	Criteria	Amount
Retirement (age 55)	You have reached the UK minimum pension age (currently age 55).	All of your UK derived contributions and any investment returns on those UK derived contributions can be withdrawn as a lump sum or as a regular withdrawal amount.
Ill health resulting in early retirement	If you retire before age 55 because of ill health and we receive evidence from a registered medical practitioner that you are, and will continue to be, incapable of carrying on your occupation because of physical or medical impairment.	You will be able to elect to receive your UK derived contributions in the same way as if you had reached age 55.
Serious illness	If you retire before age 55 because of serious ill health and we receive evidence from a registered medical practitioner that you are expected to live for less than one year.	The full value of your UK derived contributions and any investment returns on those UK derived contributions will be paid to you as a lump sum.
Death benefit		The full value of your UK derived contributions and any investment returns on them, paid to your estate.

The UK ROPS rules may change from time to time.

We recommend you obtain tax advice before making a withdrawal if you have any UK derived contributions.

Withdrawals from non-UK derived contributions

Withdrawals in respect of non-UK derived contributions can only be made when permitted under the superannuation scheme rules in the Financial Markets Conduct Regulations 2014 (the 'Superannuation Scheme Rules') as follows:

The table below shows the amounts you can withdraw and when:

Withdrawal type	Criteria	Amount
Retirement	The earlier of: <ul style="list-style-type: none"> • New Zealand superannuation qualification age (currently age 65); and • age 60, provided the Supervisor is reasonably satisfied you have permanently retired. 	The full value of your non-UK derived contributions and any investment returns on them.
Transition to retirement (between 55 years and 65 years)	You have reached age 55 and are withdrawing regular payments over a period of time.	The full value of your non-UK derived contributions and any investment returns on them can be withdrawn through regular payments in accordance with the formula set out in the Superannuation Scheme Rules.
Significant financial hardship	You are suffering or likely to suffer from significant financial hardship as defined in the Superannuation Scheme Rules.	Up to the full value of your non-UK derived contributions and any investment returns on them, provided that the Supervisor may limit the withdrawal amount to an amount which is required to alleviate the particular hardship. Significant financial hardship withdrawals cannot be made before age 55 if you have UK derived contributions in the Scheme.
Serious illness	You are suffering from serious illness as defined in the Superannuation Scheme Rules.	The full value of your non-UK derived contributions and any investment returns on them.
Death benefit		The full value of your non-UK derived contributions and any investment returns on them, paid to your estate.

Minimum withdrawal amounts

Where a withdrawal is permitted, you can withdraw your contributions monthly or in lump sum amounts. The current minimum monthly withdrawal permitted is \$1,000.

Payment on death

If you die while you are a member of the Scheme, your interest in the Scheme will be paid to your estate or, if your balance does not exceed the prescribed amount (currently \$15,000) and other conditions are met, we may pay your balance to an eligible claimant under the Administration Act 1969.

We will require a certified copy of the death certificate, or probate, or where there is no Will, a Letter of Administration.

We may defer a withdrawal or transfer out of the Scheme in certain circumstances if we determine that doing so is not practicable or would be materially prejudicial to the interests of any members. A deferral may only exceed 10 working days if the Supervisor approves.

If you wish to withdraw funds from the Scheme you must give written notice using our withdrawal request forms. A withdrawal request cannot be withdrawn once given. A withdrawal request will generally be actioned once reviewed by us and confirmed as a valid request. We may require a statutory declaration or other evidence before a withdrawal can be made.

For more information on withdrawals go to the offer register; business.govt.nz/disclose or the CIP website craigsip.com/document-library.

How to switch between Investment Options

You can switch all or part of your investment into another security or securities on the list of Investment Options by completing the 'Investment Direction and Switching' form available from your Craigs Investment Adviser or the CIP website craigsip.com/document-library.

We have discretion to reject switches, for example if the Scheme is being used to actively trade securities.

Brokerage expenses of up to 1.25% of the amount of the relevant transaction may be incurred when a switch is being executed.

How to change investment direction

You can change your investment direction for future contributions at any time by contacting your Craigs Investment Adviser or by completing an 'Investment Direction and Switching' form which is available on the CIP website craigsip.com/document-library.



3. Description of your investment options

We have a range of Investment Options each with individual risk characteristics. This allows you to select a portfolio of investments which suit your risk profile, investment strategy and investment objectives.

The Investment Options include a range of equity, fixed interest, investment trusts, NZ managed fund, index fund and listed property trust investments available in local and international listed and unlisted markets, together with cash and the QuayStreet Funds.

All cash is deposited with ANZ Bank New Zealand Limited, including cash received and held prior to investment. Cash may be held in multi-currency accounts which may be interest bearing.

The QuayStreet Funds are issued and managed by QSAM. Both QSAM and CIPSMML are owned by CIP. Further information about the QuayStreet Funds can be found in the QuayStreet Funds' Product Disclosure Statement.

Selection of Investment Options

The CIP Private Wealth Research team is responsible for researching and recommending securities to the CIP Investment Committee for review and approval for inclusion in the list of Investment Options as set out under the heading "Our Investment Approach" on page 6. In addition, NZ managed funds which are offered by licensed managed investment scheme managers may be screened by the CIP Investment Committee for inclusion in the list of Investment Options.

The CIP Investment Committee will formally review and update the list of Investment Options each quarter or more regularly where appropriate. Details of changes made during the quarter will be published on the CIP website and included with your personalised quarterly report. If a security is removed, this will be communicated to members who hold the security. A member must confirm to us if they wish to continue holding or, if their current investment direction includes a removed security, continue investing in a removed security. We will notify you at the end of each quarter if you continue to hold securities that are no longer included as an investment option or where your investment direction includes a removed security.

Neither CIPSMML, nor CIP, has any liability to members for any losses incurred as a result of a security being removed as an Investment Option and any decision to maintain or alter the member's portfolio following that removal.

The Investment Options document includes;

- a description of each security;
- whether the security is offered by a related party;
- the risk indicator for each security;
- information about the risk indicator;
- the estimated total annual fund charges for each security;
- whether a performance fee is applicable; and
- information about the fees for the Scheme.

The most recent Investment Options document is available from your Investment Adviser, from the CIP website craigsip.com/super-investment-options or from the offer register at business.govt.nz/disclose.

We have prepared a Statement of Investment Policies and Objectives (SIPO) for the Scheme. The SIPO contains the investment guidelines and policies for selecting investments to be recommended for inclusion in the list of Investment Options. We can change the SIPO from time to time at our discretion without notifying you. Any material changes to the SIPO will be included in the Scheme's Annual Report.

4. What are the risks of investing?



To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at craigsip.com/risk-profiler.

Our Investment Options document includes a risk indicator for each security. An explanation of the risk indicator is included in the back of the Investment Options document.

Where the manager of a NZ managed fund or a NZ Exchange Traded Fund ('ETF') which is an Investment Option has its own fund update, the latest risk indicator for that fund is included in that fund's fund update. The 'Investment Options' document includes a link to these fund updates.

The most recent Investment Options document is available from your Investment Adviser, from the CIP website craigsip.com/super-investment-options or from the offer register at business.govt.nz/disclose.

General Investment Risks

Some of the general investment risks that may cause an Investment Option's value or the value of your investment portfolio to move up and down are:

Market Risk	The overall performance of the financial markets directly affects the returns of securities. Therefore, the value of your securities may go up and down in response to changes in market conditions; for example prospects of companies, political events, natural disasters or economic events.
Specific Investment Risk	The securities that you select may face unforeseen events which affect the value of the underlying business and may reduce the value of your investment.
Currency Risk	The Investment Options include securities in a range of currencies. Changes in the currency valuations can result in unpredictable gains and losses when foreign investments are converted from the foreign currency into New Zealand dollars.
Interest Rate Risk	Interest rate risk is the possibility that an investment held will decline in value as a direct result of changes in interest rates.
Portfolio Construction Risk	This is the possibility that, in constructing a portfolio, you have an inappropriate income/growth split or that you fail to monitor and manage the portfolio in line with your investment objectives. There is also a risk that you may select an Investment Option that underperforms the market or other investments.
Concentration Risk	This is the possibility that you may over-invest in a particular security, sector, industry, region or products, which lacks adequate diversification and could leave your portfolio vulnerable.

Other Specific Risks

Below are specific risks that are not reflected in the risk indicator.

Key Person Risk	<p>The CIP Investment Committee overseeing the list of Investment Options is relatively small which creates risk from over-reliance on the skills of those individuals. The selection of investments forming part of the Investment Options is dependent on the knowledge, commitment and continued involvement of the CIP Investment Committee. It is possible that one or more may wish to step down from their role. If this were to occur, this could have an adverse effect on performance. We manage this risk by ensuring there are alternate employees who could be appointed to the CIP Investment Committee.</p>
ROPS Rule Changes	<p>HMRC may change the ROPS rules at any time, particularly those relating to withdrawals. Any rule changes may result in additional taxes becoming payable to HMRC.</p> <p>We intend to communicate to members any changes to the ROPS rules.</p>
ROPS Unauthorised Payment Risk	<p>If we permit you to withdraw or transfer funds from the Scheme in contravention with the ROPS rules, there is a risk HMRC could require you to pay a 40% to 55% unauthorised payment charge.</p> <p>We intend to abide by the rules, however members may insist on a withdrawal which may result in unauthorised payment charges. We provide no guarantee and we do not indemnify you against these charges if you incur them for any reason.</p>
Loss of ROPS Status	<p>The Scheme may lose its ROPS status at any time and we cannot guarantee the Scheme will continue to have ROPS status. If ROPS status is lost, we will notify members.</p> <p>Your UK tax obligations may change in relation to your UK derived contributions and you may not be permitted to make future transfers of UK derived contributions to the Scheme.</p>

There are also general business risks relating to our operations that may result in loss (e.g. extended loss of access to IT Systems).

More information relating to risk associated with the Scheme is available on the CIP website craigsip.com/document-library and within the 'Other Material Information' document on the offer register; business.govt.nz/disclose.



5. What are the fees?

You will be charged fees for investing in Craigs Superannuation. Fees are deducted from your investment and will reduce your returns. Some Investment Options such as funds and ETFs, may also charge fees.

The fees you pay will be charged in two ways –

- regular charges (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term;
- one-off fees (for example, brokerage).

Information on the fees for Craigs Superannuation can be found in the Investment Options document. The fees actually charged during the most recent year will be provided in your personalised quarterly report.

Management Fees

The Scheme has a tiered management fee structure. This means the management fees charged to your Scheme account are determined by the asset class of the securities you hold and the market value of your investment in those particular asset classes.

The total management fee will not exceed 1.25% of the market value of your total investment into the Scheme. Fees will be recovered from your cash holdings, or by selling down securities within your portfolio proportionately.

Tiered Management Fee structure:

Asset Class	Tier 1 0 to \$250,000	Tier 2 \$250,001 to \$750,000	Tier 3 \$750,001 to \$2,500,000	Tier 4 \$2,500,001 upwards
Equities and Listed Securities	1.25%	1.00%	0.75%	0.25%

Flat Management Fee Structure:

Asset Class	Management Fees
NZ Managed Funds	Charged at a flat rate of 0.35%
QuayStreet Funds	Management fees are charged within the QuayStreet Funds, not within the Scheme.
Cash and Term Deposits	0.35%

For those securities that are funds, the management fees are not the same as the annual fund charges. An explanation of what annual fund charges comprise is set out below.

Performance-based fees

Performance fees may be charged within certain securities. The performance fee will typically be reflected in the security's price and may therefore indirectly affect your returns. For further information, please refer to the Investment Options document.

Other charges

Type of fee or expense	Charging basis
Brokerage	Maximum of 1.25% of the amount of the relevant transaction when sales or purchases of securities are made. This includes where a new investment or a withdrawal is made or where you change securities.
Scheme expenses	<p>Approximately \$48.00 per annum per member. This estimate has been based on the total amount of costs and expenses recovered from other superannuation schemes we manage in the previous financial year. The actual expenses incurred in this Scheme will vary from time to time and are recovered on a per member basis.</p> <p>The Scheme expenses incurred in operating and managing the Scheme such as audit, legal fees, bank charges and transaction charges, are deducted from your cash holding or by selling down securities within your portfolio proportionately unless they are met out of the management fee.</p>

Explanation of Total Annual Fund Charges

The total annual fund charges for each security are set out in the Investment Options document. These are stated as a percentage of the net asset value of the security.

The **'Total Annual Fund Charge'** is made up of the following:

- **Management fees** – Management fees are calculated based on the number of days the security has been held throughout the relevant year. The management fee covers the cost of managing the Scheme, including managing the investments, processing contributions, withdrawals and corporate actions, dealing with correspondence and preparing statements. We currently meet the fees payable to the Administration Manager, Custodian and Supervisor out of the management fees. Fees will be recovered at the end of each quarter from your cash holdings, or by selling down securities within your portfolio proportionately.

- **Fees and expenses of underlying funds** – in relation to a security that is a fund, that fund may also have fees and expenses which are charged by the manager and supervisor of that fund. These fees and expenses will be reflected in the fund's unit price and may therefore indirectly affect your returns.
- **Performance fee** – the total annual fund charge will include the performance fees for any related underlying fund. Performance fees for other underlying funds are not included as part of the total annual fund charge. The Investment Options document identifies which securities charge performance fees.

Certain fees, charges or expenses are subject to GST at the prevailing rate.

Example of how fees apply to an investor

Sarah invests \$10,000 in a number of the investment options from the Investment Options document. She is charged brokerage when her funds are invested of \$125.00 (1.25% of \$10,000).

This brings the starting value of her investment to \$9,875.00.

She is also charged the management fee, which works out to \$123.44 (1.25% of \$9,875.00). These fees might be more or less if her account balance has increased or decreased over the year and are dependent on the type of investments she has selected.

Over the next year, Sarah pays other charges of \$48.00.

Estimated total fees for the first year

Brokerage: \$125.00

Management Fees \$123.44

Other charges: \$48.00

If Sarah's investment options include any funds, those funds may be subject to further fees (including performance fees) and expenses.

This example may not be representative of the actual fees you may be charged and reflects a sample portfolio of Investment Options at the maximum management fee rate.

The fees can be changed

We can change the existing fees and introduce new fees by giving two months' notice to all affected members.



6. What taxes will you pay?

Craigs Superannuation is not a Portfolio Investment Entity (PIE) so is taxed as a widely-held superannuation fund at a flat rate of 28% on taxable income.

Tax can have significant consequences for your investments and it is important, if you have any queries relating to the tax consequences of your investments, that you seek professional advice.

For further information on the tax consequences of investing in the Scheme and the potential tax implications of transferring foreign superannuation entitlements to the Scheme, please refer to our supplementary document 'Other Material Information' available on the offer register business.govt.nz/disclose or the CIP website craigsip.com/document-library.

7. Who is involved?

About Craigs Investment Partners Superannuation Management Limited

CIPSMML is the manager of Craigs Superannuation Scheme. Our contact details are:

Craigs Investment Partners Superannuation Management Limited

158 Cameron Road
PO Box 13155
TAURANGA 3141

Telephone: 0800 878 278

Email: clientservices@craigsip.com

Who else is involved?

	Name	Role
Supervisor	The New Zealand Guardian Trust Company Limited	Supervises the performance of our functions.
Custodian	The New Zealand Guardian Trust Company Limited	Holds the assets of the Scheme on behalf of members. The New Zealand Guardian Trust Company Limited has appointed Citibank N.A. as a sub-custodian.
Administration Manager, Investment Manager & Registrar	Craigs Investment Partners Limited	Performs administrative, investment and registry functions for the Scheme.

8. How to complain

If you have a complaint, contact:

Craigs Superannuation Scheme

Craigs Investment Partners Superannuation Management Limited

158 Cameron Road

PO Box 13155

TAURANGA 3141

Attention: The Head of Compliance

Phone: 0800 878 278

E-mail: clientservices@craigsip.com

or if we cannot resolve your problem, please contact the Supervisor:

The New Zealand Guardian Trust Company Limited

Level 6

191 Queen Street

PO Box 274, Shortland Street

AUCKLAND 1140

Attention: Relationship Manager Corporate Client Services

Phone: 09 909 5100

E-mail: ct-auckland@nzgt.co.nz

You can contact the dispute resolution scheme

Both we and the Supervisor are required to be members of an approved dispute resolution scheme, which for both of us is Financial Services Complaints Limited.

If you have a problem that neither we nor the Supervisor can resolve, you can contact:

Financial Services Complaints Limited

PO Box 5967

Lambton Quay

Level 4, 101 Lambton Quay

WELLINGTON 6011

Phone: 0800 347 257

E-mail: complaints@fscl.org.nz

They will not charge a fee to any complainant to investigate or resolve a complaint.

9. Where you can find more information

Further information relating to Craigs Superannuation is available on the offer register and the scheme register at business.govt.nz/disclose (for example, financial statements). Copies of the information on the offer register or scheme register are also available on request to the Registrar of Financial Service Providers.

The annual report, the Investment Options document and other information relating to Craigs Superannuation Scheme is available free of charge on the CIP website craigsip.com/document-library or on request to us in writing or by phone.

10. How to apply

To start investing in Craigs Superannuation, complete the Craigs Superannuation Scheme application form at the end of this document, sign it and return it to us with certified proof of identity, residential address and your bank account details.



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Craigs Superannuation Scheme Application Form

WHERE TO SEND YOUR COMPLETED APPLICATION FORM

Please either deliver your completed application form to the nearest Craigs Investment Partners branch, or post it to:

Craigs Superannuation Scheme
Craigs Investment Partners Limited,
Freepost 366, PO Box 13155,
Tauranga 3141.

Phone: 0800 878 278

Please read and follow all instructions when completing this application form.

If you have any questions or require assistance, please contact your Craigs Investment Partners Adviser or the Client Services team on 0800 878 278 or email clientservices@craigsip.com.

SECTION A1 MUST BE COMPLETED

Mailing Name

This is how you would like your correspondence addressed.

News & Views and Exchange newsletter

A regular publication and newsletter with topical research articles and company events.

Research Wrap

A monthly email communication that includes a market summary, company research and strategy reports.

CLIENT ACCOUNT NO.

INVESTMENT ADVISER

A Account Details

A1 Individual or Primary (First) Applicant

Main contact for this account

NAME & ADDRESS

Title *please select one*

Mr Mrs Miss Ms Dr Other

Full Name *first, middle and last name*

Preferred Name *if different from above*

Mailing Name

Residential Address *where you live, not a PO Box number*

Post code | | | | |

Mailing Address *if not the same as residential address*

Post code | | | | |

CONTACT DETAILS & COMMUNICATIONS

Please fill out all details and tick the box identifying the best way for us to contact you

Home Ph Mobile

Work Ph Post as per mailing address

Email

How would you like to receive your reports?

Electronically *via Craigs Investment Partners website* Post *as per mailing address*

Please indicate if you would like to receive:

'News & Views' and 'Exchange newsletter' Yes Email Post

'Research Wrap' email Yes *email only*

PERSONAL DETAILS, CITIZENSHIP & RESIDENCY STATUS

Gender Male Female

Date of Birth | D | D | | M | M | | Y | Y | Y | Y |

Country of Birth NZ Other *specify* _____

Country of Citizenship NZ Other *specify* _____

Country of Residency NZ Other *specify* _____

New Zealand Residency Status *tick one box only*

Permanent Resident / Citizen Resident Visa Work Permit

Long Term Business Visa Other *specify* _____

TAXATION DETAILS

New Zealand Tax Details

IRD Number | | | | | | | | | | | | | | | |

Foreign Tax Details

Australian Tax Number | | | | | | | | | | | | | | | |

US IRS Tax Identification Number (*SSN or TIN*) | | | | | | | | | | | | | | | |

UK National Insurance Number | | | | | | | | | | | | | | | |

Other Country _____ Identification Number _____

Country _____ Identification Number _____

Occupation & Employer

Occupation _____

Employer _____

Public Office

Have you, or an immediate family member, ever held a public office position e.g. diplomat, high level judicial or military or ministerial position in New Zealand or overseas?

No Yes *specify* _____

CLIENT ACCOUNT NO.

INVESTMENT ADVISER

A2 Joint (Second) Applicant

The Joint (Second) Applicant should only fill out details in this section that are different from the Primary Applicant.

NAME & ADDRESS

Title *please select one*

Mr Mrs Miss Ms Dr Other _____

Full Name *first, middle and last name*

Preferred Name *if different from above*

Mailing Name

Residential Address *where you live, not a PO Box number*

Post code | | | | |

Mailing Address *if not the same as residential address*

Post code | | | | |

Relationship with Primary Applicant *e.g. wife, husband, partner*

CONTACT DETAILS & COMMUNICATIONS

Please fill out all details and tick the box identifying the best way for us to contact you

Home Ph Mobile

Work Ph Post *as per mailing address*

Email

How would you like to receive your reports?

Electronically *via Craigs Investment Partners website* Post *as per mailing address*

Please indicate if you would like to receive:

'News & Views' and 'Exchange newsletter' Yes Email Post

'Research Wrap' email Yes *email only*

PERSONAL DETAILS, CITIZENSHIP & RESIDENCY STATUS

Gender Male Female

Date of Birth | D | D | | M | M | | Y | Y | Y | Y |

Country of Birth NZ Other *specify* _____

Country of Citizenship NZ Other *specify* _____

Country of Residency NZ Other *specify* _____

New Zealand Residency Status *tick one box only*

Permanent Resident / Citizen Resident Visa Work Permit

Long Term Business Visa Other *specify* _____

Mailing Name

This is how you would like your correspondence addressed.

News & Views and Exchange newsletter

A regular publication and newsletter with topical research articles and company events.

Research Wrap

A monthly email communication that includes a market summary, company research and strategy reports.

TAXATION DETAILS

New Zealand Tax Details

IRD Number

Foreign Tax Details

Australian Tax Number

US IRS Tax Identification Number (SSN or TIN)

UK National Insurance Number

Other Country Identification Number

Country Identification Number

Occupation & Employer

Occupation

Employer

Public Office

Have you, or an immediate family member, ever held a public office position e.g. diplomat, high level judicial or military or ministerial position in New Zealand or overseas?

No Yes *specify*

SECTION A3 MUST BE COMPLETED

A3 Account Taxation Information

In the case of a joint application, please provide the IRD Number and tax rate of the applicant who is in the higher tax band. Please contact your tax adviser if you have any queries regarding this section.

Your Financial Year

1 April to 31 March Other *specify*

What is your Country of Residence for Tax Purposes?

Please complete the tax information below if this is a joint account application:

New Zealand Tax Details

IRD Number

Foreign Tax Details

Australian Tax Number

US IRS Tax Identification Number (SSN or TIN)

UK National Insurance Number

Other Country Identification Number

Country Identification Number

B NZX Prescribed Person Confirmation

As an NZX Market Participant, Craigs Investment Partners Limited is prohibited under the NZX Participant Rules from buying or selling securities for a Prescribed Person of any other NZX Firm.

Are you or any person associated with this account one of the following:

- a) a Director, Partner, Managing Principal, Responsible Executive, shareholder or employee of an NZX Market Participant; or
- b) the spouse, de facto partner or dependent child of a person referred to in (a).

Yes *please provide details below* No

NZX Prescribed Person Details

Account holder/Associated person _____

NZX Firm _____

NZX Employee Name _____

Position _____

C Listed Entity Director/Officer Details

Is any Applicant or Authorised Person a Director or Officer of an entity that has securities listed on any Recognised Securities Exchange?

Yes No

If 'Yes', please complete the Director/Officer details below.

LISTED ENTITY DIRECTOR/OFFICER DETAILS

Director/Officer Name _____

Relationship to Listed Entity _____

Listed Entity Name _____

Registered Exchange _____

Director/Officer Name _____

Relationship to Listed Entity _____

Listed Entity Name _____

Registered Exchange _____

D Transfers from Other Superannuation Schemes

Are you transferring from another New Zealand Superannuation Scheme?

Yes No

If yes, please provide the following information

Name of Scheme Provider _____

Provider Scheme Number *if known* _____

Your Scheme Member Number _____

Are you transferring from a UK Pension Provider?

Yes No *go to section E*

If yes, please provide the following information

Name of Scheme Provider _____

Plan Reference Number _____

National Insurance Number | | | | | | | | | |

Date you left the UK | D | D | M | M | Y | Y | Y | Y |

E Investment Direction

Please complete the portfolio and investment details for your Craigs Superannuation Scheme account.

If you wish to change where your contributions are invested you need to complete a new 'Investment Direction and Switch form'. This is available on the CIP website

craigsip.com/document-library.

Please tick the portfolio you would like your contributions to be invested in:

Note: You can invest in both QuayStreet Funds and a Self-selected Portfolio. In this case please tick both options.

QuayStreet Funds

If you are investing into a QuayStreet Fund, a QuayStreet Funds Product Disclosure Statement is available from your Investment Adviser.

Self-selected Portfolio

You can select from our list of Nominated Securities available in the Investment Options supplement. Investment Options may change over time, for the latest list please visit craigsip.com/super-investment-options or contact your Investment Adviser 0800 272 442.

Where a security is removed from the list of Nominated Securities we will contact you and request a new Investment Direction.

Commencement Date | D | D | M | M | Y | Y | Y | Y | Y | Y |

QuayStreet Funds

Please refer to the QuayStreet Funds Product Disclosure Statement on quaystreet.com/documents

Investment Date

Your contributions will be invested on one of five set investment dates. Currently the set investment dates are the 5th, 10th, 15th, 20th or 25th of every month (or the next business day if the selected date falls on a weekend or public holiday).

Contribution Rate

The minimum regular contribution is \$100 per month. The minimum lump sum payment that can be made is \$1,000.

Self-selected Portfolio

List the Individual securities if relevant under 'Self-selected Portfolio'.

Securities cannot be actively traded within this Scheme and should be purchased with the intention of being held long term.

QuayStreet Funds	Regular Investment	Lump Sum Investment	Investment Date <i>please select one</i>				
			5th	10th	15th	20th	25th
QuayStreet Fixed Interest Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QuayStreet Income Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QuayStreet Conservative Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QuayStreet Balanced Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QuayStreet Balanced SRI Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QuayStreet Growth Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QuayStreet New Zealand Equity Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QuayStreet Australian Equity Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QuayStreet International Equity Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QuayStreet Altum Fund	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Self-selected Portfolio <i>Please list securities below</i>	Regular Investment	Lump Sum Investment	Investment Date <i>please select one</i>				
			5th	10th	15th	20th	25th
_____	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
_____	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
_____	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
_____	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
_____	%	%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Total regular and/or lump sum investments	%	%					
---	---	---	--	--	--	--	--

Reason for selecting securities

- Portfolio diversification
- Currency exposure
- Country exposure
- Other *please provide as much detail as possible*
- Industry exposure
- Income
- Private Wealth Research recommendation

F Contributions

F1 Regular Contributions

Amount \$ _____ Monthly Quarterly 6 Monthly Annually

Investment Date 5th 10th 15th 20th 25th

Date of First Contribution | D | D | | M | M | | Y | Y | Y | Y |

Regular contributions are to be sourced from

select one only

- Nominated bank account - please discuss with your Investment Adviser.
- Craigs Investment Partners (CIP) Cash Management Account - please complete the Cash Management Account Authority to Deduct in section J

F2 Lump sum Contributions

Amount \$ _____

Investment Date 5th 10th 15th 20th 25th

Lump sum contributions are to be sourced from

select one only

- Direct Credit - payable to NZGT Supervisor for Craigs Superannuation Scheme, ANZ Bank 01-1839-0819403-00
- Craigs Investment Partners Cash Management Account - please complete the Cash Management Account Authority to Deduct Section J
- Cheque attached - payable to NZGT Supervisor for Craigs Superannuation Scheme and crossed non-transferable



Investment Date

Your contributions will be invested on one of five set investment dates. Currently the set investment dates are the 5th, 10th, 15th, 20th or 25th of every month (or the next business day if the selected date falls on a weekend or public holiday).

Lump Sum Contributions

Please note that the minimum lump sum contribution is \$1000.

G Source of Funds and Nature and Purpose of Business Relationship

In complying with our obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act, we are required to obtain:

- > Information relating to the source of funds for an account. Please provide as much detail as possible including dates and amounts e.g. investments, inheritance, trust distribution.

- > Information on the nature and purpose of the relationship between ourselves and clients to allow us to understand our clients' activities over time and to anticipate our clients' transactions and activities. Please select from the list below those that best describe the nature and purpose of your investment:

select all that are applicable

- To obtain access to a diversified managed fund
- To obtain access to New Zealand, Australian or international securities
- To obtain access to fixed interest or an income generating fund
- To help grow my savings
- To save for my retirement
- Other *please provide as much detail as possible*

H Investor Declaration and Signature(s)

I/we request that Craigs Investment Partners Superannuation Management Limited open a Craigs Superannuation Scheme Account in the name of the applicant(s).

I/we confirm that:

1. I/we have received and read the Disclosure Statements for my Craigs Investment Partners Investment Adviser.
2. I/we have received a copy of the latest Craigs Superannuation Scheme Product Disclosure Statement and the Investment Options supplement (together referred to as "the PDS"; and
3. I/we have read and understood the information contained in the PDS to my/our satisfaction; and
4. I/we have retained a copy of the PDS; and
5. I/we acknowledge that if I/we do not instruct Craigs Investment Partners Superannuation Management Limited and/or its Investment Advisers to determine suitability that the advice provided will then be class advice and I/we are aware of the limitations of class advice; and
6. I am/we are eligible to enter into this agreement as I am a/we are New Zealand citizen/s or entitled, in terms of the Immigration Act 2009, to be in New Zealand indefinitely and I/the applicant am/is living or normally live in New Zealand; and
7. I/we agree to be bound by the terms of the Trust Deed governing the Scheme; and
8. The information supplied on this form is correct; and
9. My/our contributions are to be invested as indicated in the Investment Direction included with this application form; and
10. I/we understand that Craigs Investment Partners Superannuation Management Limited (and any companies in its group) will hold personal information in respect of me/us in relation to my/our investment. I/we consent to Craigs Investment Partners Superannuation Management Limited disclosing my/our personal information to my Investment Adviser, and to any administrator, auditor, tax adviser, supervisor and custodian or any adviser as required for the proper maintenance of the investment. I/our information will also be disclosed in accordance with the law. I/we authorise Craigs Investment Partners Superannuation Management Limited to disclose my information to the Financial Markets Authority as required under the Financial Markets Conduct Act 2013; and
11. I/we understand that I/we may request to see, and if necessary, request the correction of personal information; and
12. I/we agree that by providing my/our email on the application form, Craigs Investment Partners Superannuation Management Limited (and any companies in its group) may provide information by email to me/us regarding this investment. I/we also agree to receiving by email (or otherwise) information regarding other products and services of the Craigs Investment Partners group of companies; and I/we also agree to receiving by email (or otherwise) information regarding other products and services of the Craigs Investment Partners group of companies; and
13. I/we acknowledge my investment is not guaranteed by any person including the Manager, Supervisor, or any company in their group of companies.
14. I/We authorise Craigs Investment Partners Superannuation Management Limited to disclose my information to the Financial Markets Authority as required under the Financial Markets Conduct Act 2013.
15. I/we understand that none of the Supervisor, Craigs Investment Partners Superannuation Management Limited, or any of their respective related entities or any other person guarantees the performance or obligations of the funds.
16. I/ we acknowledge that the list of Nominated Securities in the (Investment Options supplement) in which I can invest can change from time to time and securities can be removed from the list. I confirm that when notified of the removal of a Nominated Security I have selected I will confirm whether I wish to continue with my selection or alter my Investment Direction. I acknowledge that none of Craigs Investment Partners Superannuation Management Limited, Craigs Investment Partners, the Supervisor or any related entities have any liability for any loss incurred as a result of a security being removed from the list of Nominated Securities and any corresponding decision to maintain or alter my portfolio.

I am/We are US citizen(s) or considered to be US resident(s) for US tax purposes.

- Yes No

Capacity

Please enter the 'Capacity' in which you are signing this Application Form i.e. Self; Attorney for the Client; Parent or Guardian for a Minor.

Signing as Attorney

If you are signing this application form as attorney for an applicant, please contact Craigs Investment Partners before you sign it. We will send you the appropriate Certificate of Non-revocation of Power of Attorney that must be signed by you when you sign the application form.

I/we acknowledge that:

Full Name *first, middle and last name*

Capacity

Signature

Date | D | D | M | M | Y | Y | Y | Y |

Full Name *first, middle and last name*

Capacity

Signature

Date | D | D | M | M | Y | Y | Y | Y |

You are required to return the Application Form within one month from the date of signing, otherwise we may, at our sole discretion, require you to complete a new Application Form or provide additional documentation to verify information in the Application Form.

You will become a client once Craigs Investment Partners Limited, Custodial Services Limited (if applicable) and CIP Cash Management Nominees Limited (if applicable) accept your application.

Craigs Investment Partners will retain the original copy of this Application Form. Please contact us if you require a copy for your records. If this Application Form is completed and sent to Craigs Investment Partners electronically, please ensure that the original Application Form is sent to us by post, together with your certified identity verification documentation and Direct Debit Form (if applicable).

I Identity Verification Requirements

Identity Verification

Client identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time. Craigs Investment Partners may request to sight the original of any identity verification document that has been copied and used by you for identity verification purposes.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

The certifier:

- > must be at least 16 years old
- > cannot be your spouse or partner
- > cannot be related to you
- > cannot live at the same address as you
- > cannot be involved in the transaction or business requiring the certification

You must return Proof of Identity Document(s) for each applicant.

To comply with our obligations under the Anti-Money Laundering and Countering the Financing of Terrorism Act (AML/CFT Act) we are required to collect information on the identity and address of our clients, any person authorised to act on behalf of our client and any Beneficial Owner of our client, and to verify this information using relevant identification documents.

The collection and verification of information may vary depending on, amongst other things, client type, country of birth and country of residence. In some instances enhanced due diligence may be required in order to complete the account opening process and ensure our continued compliance with the AML/CFT Act. Identification documents provided must be current at the time of presentation i.e. not expired where an expiry date is applicable to the form of identification.

Certification

All identity documents must be certified by either a Justice of the Peace, a Lawyer, a Notary Public, a New Zealand Chartered Accountant, a New Zealand Police Constable or a Member of Parliament.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification. Certification must have been carried out in the three months preceeding presentation of the certified documents. The certifier must sight the original documents and make a statement that the documents provided are a true copy and represent the identity of the named individual.

Alternatively, documents can be verified by your Craigs Investment Partners Adviser.

11 Proof of Identity

For each Individual or Attorney appointed under a Power of Attorney, please provide the following documents:

Option 1

A certified photocopy of ONE of the following:



- New Zealand or overseas passport containing your name, date of birth, photograph and signature
- New Zealand firearms licence
Firearms Licence: If you provide us with a certified copy of a Firearms Licence, please also provide a certified copy of a NZ Driver Licence or card issued by a registered bank showing your name and signature in order for us to verify your signature on your Client Agreement.
- A national identity card issued by a foreign government, the United Nations or an agency of the United Nations containing your name, date of birth, photograph and signature.

OR

Option 2

(A New Zealand Driver Licence and a second document from the list below)

A certified photocopy of:



- New Zealand driver licence

AND a certified photocopy of one of the following:

- New Zealand full birth certificate
- Certificate of New Zealand or overseas citizenship
- A credit card, debit card or eftpos card issued by a New Zealand registered bank that contains your name and signature
- A bank statement issued by a New Zealand registered bank in the 12 months immediately preceeding the date of the application
- A statement issued to you by a government agency in the 12 months immediately preceeding the date of the application e.g. Inland Revenue
- SuperGold card.

Identity of a Minor

Must be verified by providing photo ID (including proof of age), or if not available, by providing a certified copy of the minor's birth certificate.

12 Proof of Identity for a Minor



Please provide a certified copy of the following:

Required

- New Zealand or overseas passport containing the minors name, date of birth, photograph and signature (if available); and
- Full Birth Certificate - for Minor; and
- Parent/Guardians proof of identity (as above in section 11)

If Guardian

- Guardianship Order (if relevant)

13 Proof of Residential Address



A certified copy of one of the following issued within the last three months that includes your name and address:

- Utilities bill
- Rates bill
- Bank account statement
- A statement issued to you by a government agency in the last 12 months immediately preceding the date of the application e.g. Inland Revenue.

14 Proof of Bank Account



Please provide a certified photocopy of ONE of the following:

- A bank encoded deposit slip with pre-printed details of your bank account name and number
- A copy of a cheque for your bank account
- A copy of a bank account statement
- A verification letter or other document of confirmation provided by your bank
- A printed version of your bank account details from your online banking.

J Craigs Investment Partners (CIP) Cash Management Account Authority to Deduct

If contributions are to be sourced from a Craigs Investment Partners (CIP) Cash Management Account the owner of the account must complete this Authority to Deduct section.

To Craigs Investment Partners (CIP) Cash Management Nominees Limited,

I/we authorise Craigs Investment Partners, until further notice, to debit the funds from my/our account as detailed below:

Craigs Investment Partners Cash Management Account Name

Craigs Investment Partners Cash Management Account Number

| | | | | | | | | |

Contributions on Behalf of:

Craigs Superannuation Scheme Account Name

Craigs Superannuation Scheme Account Number

| | | | | | | | | |

Scheme Account Number

If unknown, Craigs Investment Partners will complete.

Authorised Signature(s)

Please ensure that for cash management accounts with more than one signatory, all authorised signatures are obtained.

Authorised Signature(s)

Full Name *first, middle and last name*

Signature

Date | D | D | | M | M | | Y | Y | Y | Y |

Full Name *first, middle and last name*

Signature

Date | D | D | | M | M | | Y | Y | Y | Y |

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CRAIGS[®]

INVESTMENT PARTNERS

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